PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of Docket No: Q93259

Robert MEBRUER

Appln. No.: 10/568,546 Group Art Unit: 3694

Confirmation No.: 4373 Examiner: Mary M. Gregg

Filed: July 14, 2006

For: PAYMENT TRANSACTION SYSTEM AND METHOD

AMENDMENT UNDER 37 C.F.R. § 1.114(c)

MAIL STOP RCE

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In response to the Office Action dated November 10, 2010, please amend the above-identified application as follows on the accompanying pages.

TABLE OF CONTENTS

AMENDMENTS TO THE CLAIMS	2
REMARKS	9